

WE CLAIM:

1. A method of matching a loan consumer with lenders via the Internet comprising:
  - a) receiving application information from the loan consumer;
  - b) storing the application information in a database;
  - c) applying a filter to the application information to determine if the loan consumer meets a set of loan criteria;
  - d) submitting a subset of the application information to a credit bureau;
  - e) receiving a credit report based on said submitting of the subset step;
  - f) searching a lender database to match the loan customer application information and credit report to lenders in the database;
  - g) matching the loan customer application information to one or more lender in the database;
  - h) transmitting a query to a lender of the one or more matched lenders;
  - i) receiving a response from the lender based on the query;
  - j) repeating steps h and i, after said receiving of the response, so as to query any remaining lenders matched;
  - k) presenting to the loan customer only lenders who responded with an approval; and
  - l) storing a loan customer decision based on said presenting step.
2. The method of Claim 1, wherein step (a) further comprises:  
validating the application information.
3. The method of Claim 2, wherein step (a) further comprises:  
detecting an error; and  
transmitting an error message to the loan consumer.

4. The method of Claim 1, wherein step (b) further comprises:  
determining that the application information has been previously received less than a predetermined number of days prior; and  
informing the loan customer to delay a new submission of application information until after the predetermined number of days is expired.

5. The method of Claim 1, wherein step (b) further comprises:  
determining that the application information has not been previously stored;  
and  
generating a loan consumer profile based on the application information.

6. The method of Claim 1, wherein step (b) further comprises:  
determining that the application information has been previously stored more than a predetermined number of days prior; and  
updating a corresponding previously generated loan consumer profile.

7. The method of Claims 5 or 6, wherein step (c) further comprises:  
determining that the stored application information does not meet the set of loan criteria,  
applying a timestamp to the profile; and  
transmitting a service denial message to the loan consumer.

8. The method of Claims 5 or 6, wherein step (c) further comprises:  
determining that the stored application information does meet the set of loan criteria; and  
formatting the stored application information into a format usable by a credit bureau.

9. The method of Claim 1, wherein said searching step results in no matches.

10. The method of Claim 9, further comprising:  
applying a timestamp to the profile; and  
transmitting a service denial message to the loan consumer.